

Information to identify the case:

Debtor 1 Elena Victorino Brady
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4605**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-30374-RG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elena Victorino Brady

1/27/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Elena Victorino Brady
 Debtor

Case No. 16-30374-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 27

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

db +Elena Victorino Brady, 521 Linden Avenue, Rahway, NJ 07065-4308
 cr +Ascension Capital Group Attn: BMW Financial Servic, PO BOX 165028, Irving, TX 75016-5028
 cr +Deutsche Bank National Trust Company, as Trustee,, C/O Select Portfolio Servicing, Inc,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 516529909 BMW North America LLC, 300 Chestnut Ridge Rd, Woodcliff Lake, NJ 07677-7739
 516462757 +Best Buy Credit Card Services, PO Box 9001007, Louisville, KY 40290-1007
 516462758 Borrowers First, Inc., PO Box, Omaha, NV 68103-2711
 516536080 Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 516529911 Fed Loan Sevicig, PO Box 69184, Harrisburg, PA 17106-9184
 516529912 Joseph Brady, 521 Linden Ave, Rahway, NJ 07065-4308
 516462762 +Newark Board of Education, 195 Norman Road, Newark, NJ 07106-3309
 516462763 Priceline Card Servicer, PO Box 13337, Philadelphia, PA 19101-3337
 516462764 Sps Select Portfolio Servicing, PO Box 65250, Salt City, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2017 01:43:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 31 2017 01:43:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516536078 EDI: AMEREXPR.COM Jan 31 2017 01:23:00 American Express, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 516529908 EDI: AMEREXPR.COM Jan 31 2017 01:23:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 516472755 +EDI: AISACG.COM Jan 31 2017 01:23:00 BMW Financial Services NA, LLC,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516472755 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 31 2017 01:41:28
 BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 165028,
 Irving, TX 75016-5028
 516462756 +EDI: BANKAMER.COM Jan 31 2017 01:23:00 Bank of America, PO Box 15019,
 Wilmington, DE 19850-5019
 516462759 +E-mail/Text: rwatters@pfsc.com Jan 31 2017 01:44:07 Circle Back Lending,
 777 Yamato Rd. Suite 400, Boca Raton, FL 33431-4498
 516536079 EDI: DISCOVER.COM Jan 31 2017 01:23:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 516529910 EDI: DISCOVER.COM Jan 31 2017 01:23:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 516462760 EDI: RMSC.COM Jan 31 2017 01:23:00 Gap/Synchrony Bank, PO Box 960017,
 Orlando, FL 32896-0017
 516462761 E-mail/Text: camanagement@mtb.com Jan 31 2017 01:42:57 M&T Bank, PO Box 64679,
 Baltimore, MD 21264-4679
 516462767 EDI: RMSC.COM Jan 31 2017 01:23:00 Paypal Credit Svcs/syncb, PO Box 960080,
 Orlando, FL 32896-0080
 516536081 EDI: RMSC.COM Jan 31 2017 01:23:00 Syncb/Walmart DC, PO Box 965024,
 Orlando, FL 32896-5024
 516529913 EDI: RMSC.COM Jan 31 2017 01:23:00 Synchrony Bank/Walmart, PO Box 965064,
 Orlando, FL 32896-5064
 516462765 EDI: WFFC.COM Jan 31 2017 01:23:00 Wells Fargo Card, PO Box 5284,
 Carol Stream, IL 60197-5284

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516539263* BMW North America LLC, 300 Chestnut Ridge Rd, Woodcliff Lake, NJ 07677-7739

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Jan 30, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE1 Trust
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Juan C Velasco on behalf of Debtor Elena Victorino Brady bankruptcy@velascolaw.com,
G19644@notify.cincompass.com

TOTAL: 4